

Information to identify the case:

Debtor 1	Steven J. Vitale	Social Security number or ITIN	xxx-xx-8060
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-19601-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven J. Vitale

5/29/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Steven J. Vitale
 Debtor

Case No. 14-19601-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db
 515039572 Steven J. Vitale, 81 Cardinal Dr., Jackson, NJ 08527-3173
 +Deutsche Bank National Trust Company, as Trustee,, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 514781437 +JCP&L, P.O. Box 3687, Akron, OH 44309-3687
 514781438 +Michael A. Alfieri, Esq., 30 Freneau Ave., Matawan, NJ 07747-3390
 514781439 +NJ Natural Gas, P.O. Box 11743, Newark, NJ 07101-4743
 514963185 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 514781440 +Select Porfolio Servicing, 10401 Deerwood Par, Jacksonville, FL 32256-5007
 514781441 +Sps, 10401 Deerwood Par, Jacksonville, FL 32256-5007
 514781442 State of New Jersey, Division of Taxation, 50 Barrack Street, Trenton, NJ 08646-0269
 516598895 The Bank of New York Mellon fka The Bank of New, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: usanj.njbankr@usdoj.gov May 30 2018 00:12:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 30 2018 00:12:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514781434 +E-mail/Text: bcwrtoff@cablevision.com May 30 2018 00:13:47 Cablevision, PO Box 371378,
 Pittsburgh, PA 15250-7378
 514781435 +EDI: BANKAMER.COM May 30 2018 03:53:00 Countrywide Home Loans, 450 American Street,
 Simi Valley, CA 93065-6285
 514791034 EDI: IRS.COM May 30 2018 03:53:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 515042180 EDI: RESURGENT.COM May 30 2018 03:53:00 LVNV Funding, LLC,
 c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 514781433 EDI: AGFINANCE.COM May 30 2018 03:53:00 American General Finance, 4037 Route 9 N,
 Howell, NJ 07731-3307

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +SPS, 10401 Deerwood Par, Jacksonville, FL 32256-5007
 514781436* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,
 P.O. Box 724, Springfield, NJ 07081)
 514781432 ###Acb Receivables Mana, 19 Main Street, Asbury Park, NJ 07712-7012
 515041869 ###SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
 TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 17

Date Rcvd: May 29, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in
trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates,
Series 2007-WMC1 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in
trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates,
Series 2007-WMC1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in
trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates,
Series 2007-WMC1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in
trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates,
Series 2007-WMC1 sobrien@flwlaw.com
William H. Oliver, Jr. on behalf of Debtor Steven J. Vitale bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 7